

APPLICATION FOR UNITED STATES PATENT

Declaration for Patent Application

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: I "FINANCIAL RISK MANAGEMENT SYSTEM AND METHOD".

the specification of which _____ 2 (file no. _____)

(check at least one) 3 ☒ is attached hereto
4 ☐ was filed on _____ as (5) U.S. Application Serial No. _____
6 ☐ and was amended on _____

(if applicable)

Use this portion only if you are entering the U.S. National phase based on a PCT International Application designating the U.S.	7 <input type="checkbox"/>	was filed as PCT international application
	8	Number _____
	9	on _____
	10	and was amended under PCT Article(s) 19 and/or 34
		on _____ (if applicable).

I hereby declare that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended, by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me which is material to patentability in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 or 365 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date earlier than that of the application(s) on which priority is claimed.

Prior (Foreign) Application(s) any Priority Claims Under 35 U.S.C. 119 or 365 Priority Claimed

11a

(Country)	(Number)	(Day/Month/Year Filed)	<input type="checkbox"/>	<input type="checkbox"/>
			Yes	No
(Country)	(Number)	(Day/Month/Year Filed)	<input type="checkbox"/>	<input type="checkbox"/>
			Yes	No
(Country)	(Number)	(Day/Month/Year Filed)	<input type="checkbox"/>	<input type="checkbox"/>
			Yes	No

☐ Additional foreign application numbers are listed on a supplemental priority data sheet attached hereto.

Priority Claim(s) from U.S. Provisional Application(s) - I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below:

11b

Application No. _____ Day/Month/Year Filed _____ Application No. _____ Day/Month/Year Filed _____

☐ Additional provisional application numbers are listed on a supplemental priority data sheet attached hereto.

Do not use this portion to identify a PCT application if the parent application is the U.S. National phase of the PCT application	I hereby claim the benefit under Title 35, United States Code, 120 of any United States application(s) or under Title 35, United States Code, 365 of any PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between filing date of the prior application and the national or PCT international filing date of this application.		
	12	(U.S. Parent Application or PCT Parent Number)	(Parent Filing Date) Status (patented, pending, abandoned)
	<input type="checkbox"/> Additional U.S. or PCT international application numbers are listed on a supplemental priority data sheet attached hereto.		

I hereby appoint the following attorneys of the firm of Stevens, Davis, Miller & Mosher, L.L.P. as my attorneys of record with full power of substitution and revocation to prosecute this application and to transact all business in the Patent and Trademark Office: James E. Ledbetter, Reg. No. 28732; Thomas P. Pavelko, Reg. No. 31689; and Anthony P. Venturino, Reg. No. 31674.

ALL CORRESPONDENCE IN CONNECTION WITH THIS APPLICATION SHOULD BE SENT TO STEVENS, DAVIS, MILLER & MOSHER, L.L.P., 1615 L Street, N.W., Suite 850, Washington, D.C. 20036, TELEPHONE (202) 408-5100, FACSIMILE (202) 408-5200.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful statements may jeopardize the validity of the application or any patent issuing thereon.

13a Typewritten Full Name of Sole or First Inventor Yves AUDEBERT
Given Name Middle Name Family Name

14a Inventor's Signature Yves Audibert

15a Date of Signature 11 08 2001
Month Day Year

16a Residence 237 Forrester Road - LOS GATOS, CA 95032 - U.S.A.
City State or Province Country

17a Citizenship French

18a Post Office Address 237 Forrester Road - LOS GATOS, CA 95032 - U.S.A.
(Insert complete mailing address, including country)

13b Typewritten Full Name of Sole or Second Inventor Jérôme BECQUART
Given Name Middle Name Family Name

14b Inventor's Signature Becquart

15b Date of Signature November 7th 2001
Month Day Year

16b Residence 618 Barcelona Drive - Fremont CA 94536 -U.S.A.
City State or Province Country

17b Citizenship French

18b Post Office Address 618 Barcelona Drive - Fremont, CA 94536 -U.S.A.
(Insert complete mailing address, including country)

13c Typewritten Full Name of Sole or Third Inventor
Given Name Middle Name Family Name

14c Inventor's Signature

15c Date of Signature
Month Day Year

16c Residence
City State or Province Country

17c Citizenship

18c Post Office Address
(Insert complete mailing address, including country)

Applicant or Patentee: _____ Attorney's
Serial or Patent No.: _____ Docket No.: _____
Filed or Issued: _____
For: "FINANCIAL RISK MANAGEMENT SYSTEM AND METHOD"

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY
STATUS (37 CFR 1.9(f) AND 1.27(c)) - SMALL BUSINESS CONCERN

I hereby declare that I am

- ☐ the owner of the small business concern identified below:
☒ an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF CONCERN ACTIVCARD
ADDRESS OF 24-28 avenue du Général de Gaulle
92156 SURESNES CEDEX
FRANCE

I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 13 CFR 121.3-18, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled "FINANCIAL RISK MANAGEMENT SYSTEM AND METHOD". by inventor(s) 1. Yves AUDEBERT
2. Jérôme BECQUART described in

- ☒ the specification filed herewith
☐ application serial no. _____, filed _____
☐ patent no. _____, issued _____.

If the rights held by the above identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed below* and no rights to the invention are held by any person, other than the inventor, who could not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e). *NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities.
(37 CFR 1.27)

NAME _____

ADDRESS _____

☐ INDIVIDUAL ☐ SMALL BUSINESS CONCERN ☐ NONPROFIT ORGANIZATION

NAME _____

ADDRESS _____

☐ INDIVIDUAL ☐ SMALL BUSINESS CONCERN ☐ NONPROFIT ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING Yves A YVES AUDEBERT

TITLE OF PERSON OTHER THAN OWNER PRESIDENT

ADDRESS OF PERSON SIGNING 237 FORRESTER RD LOS GATOS CA 95032 USA

SIGNATURE Yves Audebert DATE 11/08/01

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